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Date: 10/18/01
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Marked Up Version of Changes Made:

IN THE CLAIMS:

Please amend the claims as follows:

19. (Amended) A multi-layer substrate structure comprising:

at least one layer having generic electrical features altered to [personalize]

customize said layer[.],

wherein said electrical features include vias,

wherein said vias are selectively filled with one of a conducting material and an insulating material.

22. (Amended) The multi-layer substrate structure in claim 19, further comprising a

second layer similar to said layer and having said generic electrical features altered differently than said layer to [personalize] customize said second layer differently than said layer.

23. (Amended) The multi-layer substrate structure in claim 19, wherein said layer is for

being changes into a plurality of differently [personalized] customized layers.

24. (Amended) The multi-layer substrate structure in claim 19, wherein said layer

includes a generic grid of vias useful with a plurality of differently [personalized] customized layers.

FI9-98-205DIV

25. (Amended) The multi-layer substrate structure in claim 19, wherein said layer includes a generic pattern of wiring useful with a plurality of differently [personalized] customized layers.

27. The multi-layer substrate structure in claim [27] 26, wherein said insulating caps comprise a screened insulating paste.

Please delete claim 20.